

IN RE:  
DEBRA TERRI CATALDO

Debtor(s)  
Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:16-24665

Chapter 13

Document No.: 146

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 28th day of December, 2022, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

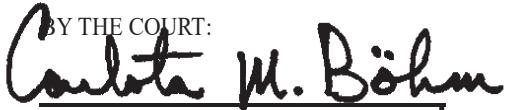
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
12/28/22 3:51 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:  
  
U.S. BANKRUPTCY JUDGE  
dmr

In re:

Debra Terri Cataldo

Debtor

Case No. 16-24665-CMB

Chapter 13

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Dec 28, 2022

Form ID: pdf900

Total Noticed: 18

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: auto

Page 1 of 3

Date Rcvd: Dec 28, 2022

Form ID: pdf900

Total Noticed: 18

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2022:****Recip ID****Recipient Name and Address**

db Debra Terri Cataldo, 632 Penny Drive, Pittsburgh, PA 15235-4243  
 cr + BANK OF AMERICA, N.A., 16001 N. Dallas Pkwy, Addison, TX 75001-3311  
 14351011 GOAL STRUCTURED SOLUTIONS TR 2015-1 on behalf of, United Student Aid Funds., Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc, Attn: Bankruptcy Litigation Unit E3149 PO Box 9500, Wilkes Barre, PA 18773-9500  
 15176840 U.S. BANK, NATIONAL ASSOCIATION, ET.AL., Bank of America, PO BOX 31785, Tampa FL 33631-3785

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

**Recip ID****Notice Type: Email Address****Date/Time****Recipient Name and Address**

cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 28 2022 23:50:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 28 2022 23:50:00	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 28 2022 23:50:00	Bank of America, N.A., U.S. BANK, NATIONAL ASSOCIATION, AS SUCC, PO BOX 31785, TAMPA, FL 33631-3785
cr	+ Email/Text: blegal@phfa.org	Dec 28 2022 23:50:00	Pennsylvania Housing Finance Agency/HEMAP, 211 N. Front Street PO BOX 15206, Harrisburg, PA 17105-5206
14337827	Email/Text: bncnotifications@pheaa.org	Dec 28 2022 23:50:00	ACS/Education Services, c/o Conduent Business Services, P. O. Box 2461, Harrisburg, PA 17105-2461
14808404	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 28 2022 23:50:00	United Student Aid Funds, Inc (USAF), 2501 International Lane, Madison, WI 53704
14366677	Email/PDF: ebn_ais@aisinfo.com	Dec 28 2022 23:49:36	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14337828	+ Email/Text: creditcardbkcorrespondence@bofa.com	Dec 28 2022 23:50:00	Bank Of America, NC4-105-03-14, P. O. Box 26012, Greensboro, NC 27420-6012
14415232	+ Email/Text: kburkley@bernsteinlaw.com	Dec 28 2022 23:50:00	Duquesne Light Company, c/o Peter J. Ashcroft, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14917735	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 28 2022 23:50:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14337829	+ Email/Text: blegal@phfa.org	Dec 28 2022 23:50:00	PA Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14353627	Email/Text: blegal@phfa.org	Dec 28 2022 23:50:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17101
14395756	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 28 2022 23:50:00	U.S. BANK, NATIONAL ASSOCIATION, et. al., C/O BANK OF AMERICA, N.A., PO BOX

District/off: 0315-2

Date Rcvd: Dec 28, 2022

User: auto

Form ID: pdf900

Page 2 of 3

Total Noticed: 18

14337830

Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com

Dec 28 2022 23:50:00

31785, Tampa, FL 33631-3785

Verizon, P. O. Box 25505, Lehigh Valley, PA  
18002-5505

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bank of America, N.A.
cr		Duquesne Light Company
cr		U.S. BANK, NATIONAL ASSOCIATION, AS SUCCESSOR TRUS
cr		US Bank National Association,etal
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL 33631-3785
cr	*	BANK OF AMERICA, N.A., PO Box 31785, TAMPA, FL 33631-3785
cr	*	Bank of America, N.A., U.S. Bank, National Association, As Succ, PO BOX 31785, TAMPA, FL 33631-3785
14391367	*P++	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 NORTH FRONT STREET, HARRISBURG PA 17101-1406, address filed with court:, PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17101

TOTAL: 4 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A. AS SUCCESSOR TO LASALLE BANK, N.A., AS TRUSTEE FOR THE STRUCTURED ASSET INVESTMENT LOAN TRUST, MORTGAGE PASS-THROUGH CERTIFICATE bnicholas@kmllawgroup.com
David A. Colecchia	on behalf of Debtor Debra Terri Cataldo colecchia542@comcast.net dcolecchia@my-lawyers.us; sshipley@my-lawyers.us; skerr@my-lawyers.us; jschantz@my-lawyers.us; rjuliano@my-lawyers.us; tkonop@my-lawyers.us
David A. Colecchia	on behalf of Plaintiff Debra Terri Cataldo colecchia542@comcast.net dcolecchia@my-lawyers.us; sshipley@my-lawyers.us; skerr@my-lawyers.us; jschantz@my-lawyers.us; rjuliano@my-lawyers.us; tkonop@my-lawyers.us
Jeremy J. Kobeski	on behalf of Creditor US Bank National Association et al pawb@fedphe.com, mcupec@grenenbirsic.com
Jodi L. Hause	on behalf of Creditor Bank of America N.A. jodi.hause@phelanhallinan.com, pawb@fedphe.com
Leon P. Haller	on behalf of Defendant Pennsylvania Housing Finance Agency lhaller@pkh.com

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Dec 28, 2022

Form ID: pdf900

Total Noticed: 18

khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Leon P. Haller

on behalf of Creditor Pennsylvania Housing Finance Agency/HEMAP lhaller@pkh.com  
khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Leon P. Haller

on behalf of Creditor Pennsylvania Housing Finance Agency Homeowner's Emergency Mortgage Assistance Program  
lhaller@pkh.com khousman@pkh.com;dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Maria Miksich

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS SUCCESSOR TRUSTEE TO BANK OF AMERICA, N.A.  
AS SUCCESSOR TO LASALLE BANK, N.A., AS TRUSTEE FOR THE STRUCTURED ASSET INVESTMENT LOAN  
TRUST, MORTGAGE PASS-THROUGH CERTIFICATE mmiksich@kmllawgroup.com

Mario J. Hanyon

on behalf of Creditor US Bank National Association et al wbefc@brockandscott.com, mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmevf@chapter13trusteevdpa.com

Thomas Song

on behalf of Creditor US Bank National Association et al pawb@fedphe.com

TOTAL: 14